

Fill in this information to identify the case:

Debtor 1 REBECCA ADRIANNE BAILEY

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN

District of MISSISSIPPI

Case number 24-01086

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CADENCE BANK

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 8653

Date of payment change:

Must be at least 21 days after date 07/01/25 of this notice

New total payment: \$617.00
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If statement is not attached, explain why: _____

Current escrow payment: \$144.54

New escrow payment: \$145.54

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: .00000%

New interest rate: .00000%

Current principal and interest payment: \$0.00

New principal and interest payment: \$0.00

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$0.00

New mortgage payment: \$0.00

Debtor 1

REBECCA ADRIANNE BAILEY
First Name Middle Name Last Name

Case number (if known)

24-018086**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Jenny Willis _____ Date 5 / 20 / 2025
Signature

Print: JENNY WILLIS Title SENIOR BANKRUPTCY SPECIALIST
First Name Middle Name Last Name

Company CADENCE BANK

Address P.O. BOX 789
Number Street

TUPELO, MS 38802
City State Zip Code

Contact phone 662-678-7548

Email JENNY.WILLIS@CADENCEBANK.COM

CERTIFICATE OF SERVICE

I hereby certify that this day a true and correct copy of the foregoing Notice of Mortgage Payment Change was served via ECF system to the following:

Hon. Thomas Carl Rollins, Jr., trollins@therollinsfirm.com

Hon. Torri Parker Martin, tpm@tpmartinch13.com

I further certify that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed first class mail, postage prepaid to the following:

Rebecca A. Bailey
4612 Deer Meadow Ln
Troy, VA 22974

This the 20th day of May 2025.

/s/Jenny Willis
Cadence Bank
by: Jenny Willis

Cadence Bank - Secondary
 2778 w jackson street
 Tupelo MS 38801

888-797-7711

REBECCA ADRIANNE BAILEY YOUR LOAN NUMBER: 8653
 207 E CLAY ST
 RIDGELAND MS 39157-9157

DATE: 05/07/25

* ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLE ACCOUNT HISTORY *

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING JUN 01, 2024 AND ENDING MAY 31, 2025. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF JUN 01, 2024 IS ---

| | |
|---------------------------|--------|
| PRINCIPAL & INTEREST | 471.46 |
| ESCROW DEPOSIT | 145.18 |
| OPTIONAL INSURANCE | 0.00 |
| REPLACE RESV/FHA SVC CHG | 0.00 |
| SHORTAGE | 0.00 |
| DEFICIENCY | 0.00 |
| SURPLUS | 0.00 |
| ROUNDING | -0.64 |
| LESS BUYDOWN/ASST PAYMENT | 0.00 |
| BORROWER PAYMENT | 616.00 |

| MONTH | PAYMENTS TO ESCROW | | --- PAYMENTS FROM ESCROW ----- | | -- ESCROW BALANCE -- | |
|--------|--------------------|---------|--------------------------------|--------------------|----------------------|-----------|
| | PRIOR PRJ | ACTUAL | PRIOR PRJ | ACTUAL DESCRIPTION | PRIOR PRJ | ACTUAL |
| JUN 24 | 145.18 | * | | | 1284.90 | 977.24 |
| JUL 24 | 145.18 | * | 1301.09* | HOMEOW | 1430.08 | -323.85 A |
| AUG 24 | 145.18 | 146.54 | 1284.90 | | | |
| AUG 24 | | 144.54 | | | | |
| AUG 24 | | 142.54* | | * | 290.36 T | 109.77 |
| SEP 24 | 145.18 | 144.54* | | | 435.54 | 254.31 |
| OCT 24 | 145.18 | * | | | 580.72 | 254.31 |
| NOV 24 | 145.18 | 144.54* | | | 725.90 | 398.85 |
| DEC 24 | 145.18 | 144.54 | 457.31 | 457.31 COUNTY | | |
| DEC 24 | | 144.54* | | | 413.77 | 230.62 |
| JAN 25 | 145.18 | * | | | 558.95 | 230.62 |
| FEB 25 | 145.18 | 144.54 | | | | |
| FEB 25 | | 144.54* | | | 704.13 | 519.70 |

| | | | | |
|--------|--------|---------|---------|--------|
| MAR 25 | 145.18 | 144.54* | 849.31 | 664.24 |
| APR 25 | 145.18 | * | 994.49 | 664.24 |
| MAY 25 | 145.18 | ** | 1139.67 | 664.24 |
| TOTALS | | 1445.40 | 1758.40 | |

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS 290.36. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS -323.85.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. A DOUBLE ASTERISK (**) INDICATES PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

| | | | | | |
|-------|--------|-------|-------|-------|--------|
| 05/24 | 146.54 | 00/00 | 0.00 | 00/00 | 146.54 |
| 00/00 | 0.00 | | 00/00 | 0.00 | |
| 00/00 | 0.00 | | 00/00 | 0.00 | |
| 00/00 | 0.00 | | 00/00 | 0.00 | |

Cadence Bank - Secondary
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REBECCA ADRIANNE BAILEY
 207 E CLAY ST
 RIDGELAND MS 39157-9157

YOUR LOAN NUMBER: 8653

DATE: 05/07/25

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED.
 THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS
 REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED
 ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 07/01/25 THROUGH 06/30/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 07/01/25 THROUGH 06/30/26 -----

| | |
|----------------------------|--------------------------------|
| HOMEOWNER/FIRE | 1301.09 |
| COUNTY TAXES | 457.31 |
| TOTAL PAYMENTS FROM ESCROW | 1758.40 |
| MONTHLY PAYMENT TO ESCROW | 146.53 (1/12TH OF ABOVE TOTAL) |

----- ANTICIPATED ESCROW ACTIVITY - 07/01/25 THROUGH 06/30/26-----

| MONTH | TO ESCROW | FROM ESCROW | DESCRIPTION | -- ESCROW BALANCE COMPARISON -- | |
|--------|-----------|-------------|------------------|---------------------------------|------------------|
| | | | | ACTUAL | STARTING BALANCE |
| JUL 25 | 146.53 | | | 2235.58 | 1301.09 |
| AUG 25 | 146.53 | 1301.09 | HOMEOWNER/FI ALP | 2382.11 | 1447.62 |
| SEP 25 | 146.53 | | | 1227.55 | RLP 293.06 |
| OCT 25 | 146.53 | | | 1374.08 | 439.59 |
| NOV 25 | 146.53 | | | 1520.61 | 586.12 |
| DEC 25 | 146.53 | 457.31 | COUNTY TAXES | 1667.14 | 732.65 |
| JAN 26 | 146.53 | | | 1356.36 | 421.87 |
| FEB 26 | 146.53 | | | 1502.89 | 568.40 |
| MAR 26 | 146.53 | | | 1649.42 | 714.93 |
| APR 26 | 146.53 | | | 1795.95 | 861.46 |
| MAY 26 | 146.53 | | | 1942.48 | 1007.99 |
| JUN 26 | 146.53 | | | 2089.01 | 1154.52 |
| | | | | 2235.54 | 1301.05 |

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS 0.00.
 NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT

WILL BE COLLECTED FOR A PERIOD OF 00 MONTHS FROM JULY 01, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 934.49. DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO FUTURE PAYMENTS.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

| | |
|--|--------|
| PRINCIPAL & INTEREST | 471.46 |
| ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE) | 146.53 |
| PLUS: OPTIONAL INSURANCE PREMIUMS | 0.00 |
| PLUS: REPLACEMENT RESERVE OR FHA SVC CHG | 0.00 |
| PLUS: SHORTAGE PAYMENT | 0.00 |
| MINUS: SURPLUS CREDIT | 0.00 |
| ROUNDING ADJUSTMENT | -0.99 |
| MINUS: BUYDOWN/ASSISTANCE PAYMENTS | 0.00 |

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 07/01/25 617.00
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 293.06. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 293.06.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

| | | | | | | |
|-------|--------|-------|--------|-------|--------|---|
| 03/25 | 144.54 | 04/25 | 144.54 | 05/25 | 289.08 | * |
|-------|--------|-------|--------|-------|--------|---|

ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

| | | | | | |
|-------|------|--|-------|------|--|
| 00/00 | 0.00 | | 00/00 | 0.00 | |
| 00/00 | 0.00 | | 00/00 | 0.00 | |
| 00/00 | 0.00 | | 00/00 | 0.00 | |